

A GUIDE TO BUYING YOUR HOME

compliments of SHAMAR BROSSARD, REALTOR®



MY REAL ESTATE BUSINESS HAS BEEN BUILT AROUND ONE GUIDING PRINCIPLE:

IT'S ALL ABOUT YOU!

- *Your needs*
- *Your dreams*
- *Your concerns*
- *Your questions*
- *Your finances*
- *Your time*
- *Your life*

I will work with you to understand your unique lifestyle, needs, and wishes because buying a home is more than a certain number of bedrooms or a particular ZIP code. It's about your life, and it's important to me.

My focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why so much of my business comes from repeat customers and referrals. Good service speaks for itself. I'm looking forward to the opportunity to earn your referrals too!

WHAT TO EXPECT FROM ME

As part of my service, I will commit to helping you with your home search by:

- Organizing and scheduling homes to view based on your unique specifications
- Personally touring homes and neighborhoods with you
- Keeping you informed of new homes on the market
- Advising you of other homes that have sold and for how much
- Working with you until we find the home of your dreams



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THANK YOU SO MUCH! THE
INFORMATION YOU
SHARED WAS VERY
FRUITFUL AND VALUABLE.
WE REALLY APPRECIATE
EVERYTHING YOU DID TO
MAKE THE TRANSACTION
RUN SMOOTHLY. BOTH TIM
AND I ARE SO HAPPY IN
OUR NEW HOME.

”

1 Choose a REALTOR®

Choose the best real estate agent to represent you in finding and purchasing your dream home and sign a Buyer Agency Agreement to work together. It is important to trust your agent, as you will be spending a lot of time together and your agent will help you with one of the biggest financial commitments you will make.

2 Obtain Financial Pre-Approval

Get pre-approved for a loan before you find the home you want to buy. This will help you to be ready to make an offer as soon as you find the right home.

3 View Homes and Find *The One!*

After a thorough understanding of your new home needs, you will receive a list of homes that meet your requirements, and we will schedule time to visit them.

4 Make Your Offer

Once you have found your dream home, I will research market data on the home to help you determine what to offer and we will present a written offer to the seller's agent. There may be some negotiation required and the seller may either accept, reject, or counter your offer. When the seller accepts the offer, it becomes a legal contract.

5 Get Inspection & Negotiate Repairs

You will hire a professional home inspector to conduct a thorough inspection of the property and we will negotiate with the seller to complete any necessary repairs.

6 Final Review of Contract & Close!

The closing is the formal process of signing papers, paying fees and closing costs, and receiving the keys to your new home!

WHAT TO EXPECT WHEN MAKING AN OFFER

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price: *What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.*

The Closing Date: *If you can be flexible on the possession date, the seller may be more apt to choose your offer over others.*

Additional Property: *Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.*

We will present the offer to the listing agent. The seller will then do one of the following:

- Accept the offer
- Reject the offer
- Counter the offer with changes

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

Note: Earnest money may be needed at the time of the offer. This is typically 1%-2% of the offer price. Earnest money will only be deposited if the offer is accepted. This amount will be applied to the down payment.

CLOSING 101

Prepare for It

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- Your Lender will instruct you on how you will be bringing funds to the closing. A certified check or a wire transfer are two common options. Verify the method and amount with your Lender before closing day to ensure a smooth closing.
- Bring your Drivers License or other government issued ID.

Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

1. Delivery of the buyer's funds - This is the check or wire funds provided by your lender in the amount of the loan.
1. Delivery of the deed - A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses. The deed will be sent to you after processing.

PROTECT YOURSELF FROM MORTGAGE CLOSING SCAMS

Every day, hackers try to steal your money by emailing fake wire instructions. Criminals will use a similar-looking (but fake) email address and steal a logo and other info to make it look like the email came from your real estate agent or title company. You can protect yourself & your money by following these steps:

BE VIGILANT! Call, don't click: Verify all wiring instructions before transferring your funds. Call your lender or the title company using a known or independently obtained phone number. Don't use phone numbers or links from an email.

Be aware: It's extremely rare that wiring instructions will change at the last minute, or that this information will be provided by email.

PROTECT YOUR MONEY! Confirm everything: Ask your bank to confirm the name on the receiving account before sending a wire.



FREQUENTLY ASKED QUESTIONS

How will you tell me about the newest homes available?

The Multiple Listing Service website provides up-to-date information for every home on the market. I constantly check the New on Market list so that I can be on the lookout for my clients. I will email you this information at the frequency you choose: real-time, once a day, or once a week.

Will you inform me of homes from all real estate companies or only Keller Williams?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your visits with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the listing commission, but most understand they will pay for buyer agent commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment.

Can we go back through the property again once an offer is made?

Yes, we will schedule and attend a home inspection within 5 days of your offer being accepted. And immediately before the closing, we will schedule a final walk-through inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. I will provide you with a moving checklist to help you remember all of the details.

ABOUT ME

MY PHILOSOPHY IS SIMPLE: CLIENTS COME FIRST.

Expertise

I service the Northwest Suburbs of Chicago and assist people with their real estate needs, whether buying or selling for the first time, or trying to navigate a new market.

Communication

I work with my clients to determine their preferred method of contact so that they receive all of the information they need when they need it. My transaction coordinators help ensure that everyone is on the same page and that you have a successful closing.

Clients for Life

As a real estate professional, I understand that buying or selling a home is more than just a transaction: it's a life-changing experience. That's why I am dedicated to providing exceptional, personalized service for all of my clients. I take great pride in the relationships I build and always work relentlessly on the client's behalf to help them achieve their real estate goals.

My Commitment to You

I pledge to be in constant communication with my clients, keeping them fully informed throughout the entire buying or selling process. I believe that if you're not left with an amazing experience, I haven't done my job. I don't measure success through achievements or awards, but through the satisfaction of my clients.

WHAT MY CLIENTS SAY

“Shamar really was exceptional in helping us find the perfect house. We had to shop during the lockdown and she made it easy with booties and masks and gloves everywhere we went. She booked tours relentlessly for us and when we finally found it, it truly was remarkable how efficiently she negotiated the contract. Thank you, Shamar. You are an angel.

Sarah & David

“Shamar was my realtor during my first time home buying experience in the summer of 2020. I could not recommend her enough as a realtor. As a first time homebuyer I was very naive to the process, but Shamar was very responsive, provided valuable insight, and excellent resources! I was able to find a beautiful home and have a clean 30 day close without any major issues. The process was a great experience! I would 100% recommend Shamar as a realtor! She is amazing!

Jasmine

“I recently worked with Shamar to find my new home. We met when I was first starting my home buying journey. New to the area, she was helpful in connecting me to information about the communities I was interested in and really hone in on what I was looking for. Once we put in an offer, she was extremely helpful and guided me forward. She was great in coordinating all the back and forth between my lender and the real estate attorney. I highly recommend her if you're looking to buy a home in the NW Suburbs!

Jessica